



Order Filed on March 29, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

CXE 17-020080  
Shapiro & DeNardo, LLC  
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Mount Laurel, NJ 08054  
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Christopher A. DeNardo - 250782017  
Krystin M. Kane - 171402015  
Kathleen M. Magoon - 040682010  
Donna L. Skilton - 013072007  
Charles G. Wohlrab - 016592012  
Courtney A. Martin - 098782016  
Elizabeth L. Wassall - 023211995  
Jeffrey Rappaport - 003431991  
ATTORNEYS FOR LEHMAN XS TRUT MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2006-15,  
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO BANK OF AMERICA  
NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR BY MERGER TO LASALLE BANK  
NATIONAL ASSOCIATION, AS TRUSTEE

IN RE:

ALFREDO F CHAO AND CHRIS ANNE CHAO,  
DEBTORS

CASE NO.: 18-24434-VFP


JUDGE: HONORABLE VINCENT F.  
PAPALIA

Chapter: 13

**ORDER VACATING STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: March 29, 2019**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Upon the motion of SHAPIRO & DENARDO, LLC, Attorneys for LEHMAN XS TRUT MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as hereinafter set forth, and for cause shown,

1. It is ORDERED that the Automatic Stay of Bankruptcy Code section 362(a) is vacated to permit the movant to institute or resume and prosecute to conclusion one or more action(s) in the court (s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant or alternatively to allow movant to pursue alternatives to foreclosure upon the following:

\_\_\_\_\_ Land and premises commonly known as Lot 23 Block 303  
Commonly known as 279 Highland Avenue, Wood Ridge a/k/a Wood-Ridge, New Jersey 07075.

2. It is ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternative, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property as sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

3. The movant may join the Debtors and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the Debtors, any trustee and other party who entered an appearance on the motion.